

MAKING CHANGE—4 TOMORROW MATTERS

- **Less Is More**
- **Stress Is Bad**
- **Giving Is Good**
- **Tomorrow Matters**

The wise have wealth and luxury, but fools spend whatever they get.
Proverbs 21:20 NLT

Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler, ⁸ yet it stores its provisions in summer and gathers its food at harvest. Proverbs 6:6-8

TWO WAYS TO MAKE MONEY

- **PEOPLE MAKING MONEY.**
- **MONEY MAKING MONEY.**

The man who had received five bags of gold went at once and put his money to work and gained five bags more. Matthew 25:16

INVESTING PRINCIPLES

1) **DON'T INVEST IN THINGS YOU DON'T UNDERSTAND.**

By wisdom a house is built, and through understanding it is established; ⁴ through knowledge its rooms are filled with rare and beautiful treasures. Proverbs 24:3-4

2) **DON'T PUT ALL YOUR EGGS IN ONE BASKET.**

But divide your investments among many places, for you do not know what risks might lie ahead. Ecclesiastes 11:2 NLT

3) **DON'T TRY TO GET RICH QUICK.**

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. 1 Timothy 6:9

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.
Proverbs 13:11

$$\underline{\text{MONEY}} + \underline{\text{CONSISTENCY}} + \underline{\text{TIME}} = \text{WEALTH}$$

Talk It Over

- If you lost your income this week, how long do you think you could make it on what you have?
- What will your life look like in 30 years if you start saving and investing more now? What if you don't?
- What are the strongest barriers keeping you from either saving or investing more? What can you do right away to make some progress?
- Start the *The Legacy Journey* Bible plan.